BIRCH, STEWART, KOLASCH & BIRCH, LLP

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Insert Title

P.O. Box 747 • Falls Church, Virginia 22040-0747 Telephone: (703) 205-8000 • Facsimile: (703) 205-8050

COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT AND DESIGN APPLICATIONS

METHOD OF AUTHENTICATING A PAYMENT ACCOUNT USER

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated next to my name, that I verily believe that I am the original, first and sole inventor (if only one inventor is named below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the inventor entitled:

| ill in Appropriate | the specification of v | vhich is attached h | ereto. If not attached here | to, | | | |
|---|---|--|---|----------------------------|--------------------------|--|--|
| nformation - | the specification was filed on United States Application Number and amended on | | | | | | as |
| or Use Without | United States Application Number | | | | | | |
| pecification | and amended on | | | | | (if applicable | and/or |
| Attached: | | | | | | | |
| | International Application Number | | | | | | and was |
| | amended under PCT Article 19 on | | | | | | olicable) |
| | I hereby state that I have reviewed and understand the contents of the above-identified appearamended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as def Regulations, §13.66. I do not knowledge the duty to disclose information which is material to patentability as defined to the control of | | | | | in Title 37, Coorse before my or son thereof or m America more I s certificate issue on filed by me t, and that no at lates of America | de of Federal our invention were than one han one year ed before the or my legal optication for a prior to this |
| garage and the second | a filing date before t | hat of the applicati | d have also identified bei on on which priority is cla | ow any foreign a simed: | pplication for patent of | | |
| et. | Prior Foreign App | lication(s) | | | | Priority C | taimed |
| nsert Priority | | | | - | | | |
| formation: | (Number) | (Country) | | Month/Day | /Year Filed) | Yes | No. |
| if appropriate) | (redition) | (Country) | | (Monar, 1907) | ((Car / Cica) | 10, | |
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| ¥,3 | (Number) | (Country) | | (Month/Day, | /Year Filed) | Yes | No |
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| 13 | (Number) | (Country) | | (Month/Day) | (Year Filed) | Yes | No. |
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| # 5 # 1 ⁷ | | _ | | | | | |
| =b | (Number) | (Country) | | (Month/Day, | /Year Filed) | Yes | No |
| | | | | | 10 | | |
| | I hereby claim the be | ment under 11tte 3 | 5, United States Code, §11 | e (e) or any Unite | a states provisionas aj | opucations(s) ns | rea below. |
| Daniel daniel | | | | | | | |
| risert Provisional Application(s): if any) | (Application Number | er) | | (Filing Da | ite) | | |
| | (Application Number) | | | (Filing Date) | | | |
| | All Foreign Applications, if any, for any Patent or Inventor's Certificate Filed More than 12 Months (6 Months for Designs) Prior to the Filing Date of This Application: | | | | | | |
| | Country | | Application Number | | Date of Filing (Month | /Day/Year) | |
| nsert Requested nformation: if appropriate) | | | | | | | |
| | application in the m | anner provided by a material to the n | 55, United States Code, §1. of the claims of this ap the first paragraph of Ti atentability as defined in lication and the national | Title 37. Code of | Federal Regulations. | \$1.56 which beca | ed below and, and/or PCT ty to disclose anne available |
| nsert Prior U.S. | | | | | | | |
| Application(s): | (Application Number | er) | (Filing Date) | | (Status - patented, per | nding, abandone | d) |

I bereby appoint the following attorneys to prosecute this application and/or an international application based on this application and to transact all business in the Floatn and Tradenack Office connected therewith and in connection with the resulting patent based on instructions received from the entity who first sent the application papers to the attorneys identified bolow, unless the inventor(s) or assignee provides said attorneys with a written notice to the contrary:

| Raymond C. Stewart | (Reg. No. 21,066) | Terrell C. Birch | (Reg. No. 19,382) |
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| Charles Gorenstein | (Reg. No. 29,271) | Gerald M. Murphy, Jr. | (Reg. No. 28,977) |
| Leonard R, Svensson | (Reg. No. 30,330) | Terry L. Clark | (Reg. No. 32,644) |
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| Joe McKinney Muncy | (Reg. No. 32,334) | Donald J. Daley | (Reg. No. 34,313) |
| John W. Bailey | (Reg. No. 32,881) | John A. Castellano | (Reg. No. 35,094) |
| Gary D. Yacura | (Reg. No. 35,416) | Thomas S. Auchterlonic | (Reg. No. 37,275 |
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Full Name of Third leverter, dury:

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information ablid are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or improvement, or both, under Section 1001 of Title 13 of the Utilited States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

| GIVEN NAME/FAMILY NAME | INVENTORSSICNATURE |)) | DATE* |
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| GIVEN NAME/FAMILY NAME | INVENTOR'S SIGNATURE | 4 | -DATE* |
| GIVEN NAME/FAMILY NAME Edward R. WEINTRAUB | INVENTOR SIGNATURE | tur | 2/16/01 |
| | 61 1211 | Aux CITIZENSHII | 2/16/01 |
| Edward R, WEINTRAUB | 61 1211 | CITIZENSHIF USA | 2/16/01 |
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| Edward R. WEINTRAUB Residence (City, State & Country) Pembrok Pines, Florida, USA | Eduar H. Los | | 2/16/01 |
| Edward R. WEINTRAUB Residence (City, State & Country) Pembrok Pines, Florida, USA MAILING ADDRESS (Complete Street Address a | Educal L. Log scluding City, State & Country) INVESTOR'S SIGNATURE | | 2/16/01 |
| Edward R. WEINTRAUB Residence (City, State & Country) Pembrok Pines, Florida, USA MAILING ADDRESS (Complete Street Address I 15858 NW 11 th Steet, Pembroke Pines, FL 33028 | Educat / Jo | USA | 2/16/01 DATE: 2/20/01 |
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| Edward R. WEINTRAUB Residence (City, State & Country) Pembrok Pines, Florida, USA MAILING ADDRESS (Complete Street Address is 15858 NW 11 th Sreet, Pembroke Pines, FL, 33028 GIVEN NAME/FAMILY NAME Alessandro WARTH Residence (City, State & Country) | Educated Landing City, Sinte & Country) INVENTOR'S SIGNATURE CHEX NAME (NAME) | USA | 2/16/01 DATE: 2/20/01 |

Page 2 of 2 (Rev. 01/22/01)

of Name of Peau Investor, if Jany: See 20040

*DATE OF SIGNATURE

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METHOD OF AUTHENTICATING A PAYMENT ACCOUNT USER

the specification of which is attached hereto. If not attached hereto,

COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT AND DESIGN APPLICATIONS

As a below named inventor, I hereby declare that: my neidence, post office address and citizenship are as stated next to my name: that I verily believe that I am the original, first and sole inventor (if only one inventor is named below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention critical.

| Information - | | n was filed on | | | | as |
|--|--|---|--|---|---|---------------------------------|
| For Use Without Specification | United States Application Number | | | | | |
| Attached: | | | | | | |
| ATMCHEG. | the specification was filed on International Application Number | | | | | _as PCT and was |
| | amended under PCT Article 19 on | | | | | plicable) |
| | I harabu etata t | hat I have region | and and and antend the e | ontents of the above-identified sp | | |
| | amended by any am I acknowledge | endment referred | i to above. | is material to patentability as d | | |
| | thereof, or patented | or described in a | any printed publication is | n or used in the United States of a any country before my or our | invention thereof or n | nore than one |
| E24 | year prior to this ap prior to this applica date of this applica | optication, that the tion, that the inve aton in any cou | se same was not in public ention has not been pater ntry foreign to the Unit | use or on sale in the United Stated or made the subject of an in ed States of America on an ap | ates of America more ventor's certificate issu- plication filed by me | than one year and before the |
| Ç | patent or inventors | ortificate on this | twerve months (six mont s invention has been filed | hs for designs) prior to this app in any country foreign to the U | ucation, and that no a nited States of Americ | pplication for |
| 4 | palant or inventor's ortificate on this invention has been filed in any country foreign to the United States of America papplication by me or my legal representatives or assigns, sceepe as follows, I hereby claim foreign prontry benefits under filte 25, United States Code, 5119(a)-(d) of any foreign application(s) or unventor's certificate bisted below and have also identified below any foreign application for patent or inventor's certificate. | | | | | n(s) for patent |
| 01 U1 | Prior Foreign App | ore that of the application on which priority is claimed: Application(s) | | | Priority Claimed | |
| Littert Priority | | | | | | _ |
| (if appropriate) | (Number) | (Country) | | (Month/Day/Year Filed) | Yes | No. |
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| EE PEE S | (Number) | (Country) | | (Month/Day/Year Filed) | Yes | No |
| n. | (Number) | (Country) | | (Month/Day/Year Filed) | . 🗆 Yes | No. |
| | (Number) | (Country) | | (Month/Day/Year Filed) | . □ Y∞ | □ No |
| Ö | | | | | | |
| ļah. | I hereby claum the be | nefit under Title : | 35, United States Code, §1 | 19(e) of any United States provis | ional applications(s) lis | sted below |
| Insert Provisional Application(s): (if any) | (Application Numbe | r) | | (Filing Date) | | |
| | (Application Number) | | | (Filing Date) | | |
| | All Foreign Applicat the Filing Date of Thi | | ny Patent or Inventor's G | ertificate Filed More than 12 Mor | iths (6 Months for Des | igns) Prior to |
| | Country | | Application Number | Date of Filing (| Month/Day/Year) | |
| Insert Requested Informations (if appropriate) | | | | | | |
| | insofar as the subject application in the ma information which is | t matter of each mer provided by material to the p | of the claims of this ap y the first peragraph of Ti patentability as defined in | 20 of any United States and/or F plication is not disclosed in the tle 35, United States Code, §112, Title 37, Code of Federal Regula or PCT international filing date of | e prior United States I acknowledge the du tions, \$1.56 which beca | and/or PCT ty to disclose |
| Insert Prior U.S. Application(s): (If any) | (Application Number | :) | (Filing Date) | (Status - patent | ed, pending, abandone | rd) |
| Page Lof 2 | (Application Number | 0 | (Filing Date) | (Status - patent | ed, pending, abandons | rd) |
| (Rev. 01/22/01) | | | | | | |

I hereby appoint the following attorneys to prosecute this application and/or an international application based on this application and to transact all business in the Patent and Traderiark Office connected therewith and in connection with the resulting patent based on instructions received from the entity who first sent the application papers to the attorneys identified below, unless the inventor(s) or assignee provides said attorneys with a written notice to the contrary:

| Raymond C. Stewart Joseph A. Kolasch Bernard L. Sweeney Charles Gorenstein Leonard R. Sversson Andrew D. Meikle Joe McKinnay Muncy John W. Bailey Gary D. Yacura Mark J. Nueil | (Reg. No. 21,066) (Reg. No. 22,448) (Reg. No. 24,448) (Reg. No. 29,271) (Reg. No. 30,330) (Reg. No. 32,268) (Reg. No. 32,281) (Reg. No. 32,881) (Reg. No. 35,416) (Reg. No. 36,623) | Terrell C. Birch James M. Slattery Michael K. Mutter Gerald M. Murphy, Jr. Terry L. Clark Marc S. Weiner Donald J. Daley John A. Castellano Thomas S. Auchterlonie | (Reg. No. 19,382) (Reg. No. 28,380) (Reg. No. 28,977) (Reg. No. 32,644) (Reg. No. 32,181) (Reg. No. 34,313) (Reg. No. 35,094) (Reg. No. 37,275) |
|---|--|--|--|
|---|--|--|--|

I hereby declare that all statements made brein of my own ignoveledge are true and that all statements made on information and belief are believed to be true and further that these rationers there made with the boundaries for the following the statements and the like so made are punishable by fine or impresentant, or both, under Section 1001 of Title 16 of the United States Code and that such willful false statements may be preducted be validity of the application or any patent based thereon.

INVENTOR'S SIGNATURE

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Full Name of Fourth Inventor, if any: are above

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*DATE OF SIGNATURE

Miami, Florida, USA

Residence (City, State & Country)

IN THE U.S. PATENT AND TRADEMARK OFFICE

Applicant:

McDonnell et al.

Conf.:

Appl. No.:

NEW U.S. PATENT APP.

Group: Unassigned

Filed:

February 20, 2001

Examiner:

For:

METHOD OF AUTHENTICATING A PAYMENT

ACCOUNT USER

ASSERTION OF SMALL ENTITY STATUS

Assistant Commissioner for Patents Washington, DC 20231

February 20, 2001

Sir:

The above-identified application qualifies for entity status. This written assertion of small entity status should satisfy the requirements of 37 C.F.R. § 1.27.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 02-2448 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17; particularly, extension of time fees.

Respectfully submitted,

BIRCH, STEWART, KOLASCH & BIRCH, LLP

Yacura, #35,416

GDY/kmr 3486-0107P

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(Rev. 01/22/01)